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I am very much delighted to see and working with such bright and talented interns in our institution, Grameen Bank. Basically, we want to encourage the concept of Grameen type of microcredit as a tool of poverty reduction for any part of the world. We are trying to make a platform for the youth to shape up their ideas for the future to make a poverty free world. We hope they will work for people and society to change everything by positive thinking.

This youth are tomorrow’s leaders, parents, professionals and workers and today’s assets therefore, it is our duty to show them the path to contribute to the world and help the people and create a change to the earth for present generation and for the future generation.

It’s great to have you with us.

Abul Khair Md. Monirul Hoque
Managing Director
Grameen Bank
It is a great news that last lives batch of our interns before COVID-19 show their interest for design, write and published a newsletter at this department. Every year we receive about 1200 local and foreign guests from all over the world. 50% of them are interns. They come from different university at home and abroad. Many past interns have already blossomed into leaders and advocates’ of Grameen philosophy.

The involvement of young generation is essential to achieve our goal of putting poverty into museums. Our target is to motivate them for use their potentiality and energy for poverty alleviation from all over the world.

You will be glad to know that in COVID-19 pandemic situation we have started online internship by Zoom/Google meet since July 2020. I hope this program can help many home and abroad countries students.

This is the fourth initiative to establishment network of Grameen interns and hope many past interns will join this network coming days.

Stay tuned!

Tarun Kanti Sarkar
Head, International program Department
Covid-19 & virtual internship

The corona virus COVID-19 pandemic is the defining global crisis of our time and the greatest challenge we have faced since World War II. Since its emergence in Asia (China) late last year, the virus has spread to every part of the world. Now it is not only health crisis; it’s also become an unprecedented socio-economic crisis. Everyday people are losing job along with their income, with no way of knowing when everything will return to normal. The ILO estimates that approximately 195 million jobs can be lost. The World Bank said that about 800 million people will not be able to meet their basic needs because of this pandemic. Educational Institutions have been shut down since March 2020. No one can say when it will be open again or when it will be safer to reopen. Most of the school, college and universities have started online courses to keep social distancing and continuation of the study. Physicians have started their consultation by telemedicine. Many organizations are smoothing their activities by home office concept. Online businesses are doing well and finding new opportunities to increase their business due to the COVID-19. Seminars, workshops, meetings are shifted via zoom or Google meet. Online Banking is introducing the new digital Banking and cashless transition.

Every year there are about 1200 to 1500 students, exposure visitors, researchers, tourists and academicians visit Grameen Bank since inception. At the COVID-19 situation Grameen Bank authority have taken a decision of temporarily closing all of the visitors program since March 25, 2020 due to ensure the health safety. Internship is a significant program of the international program department of Grameen Bank. Huge number of students has requested to start internship program again, because without internship they will not be able to complete their graduation course as it is a system of their university curriculum. As per our student request, we have start online internship by Zoom/ Google meet from July 2020. Students are happy and enthusiastic for starting this new method of internship. They seem to be curious regarding accepting this “New Normal”. Lastly, we will come again to our normal situation after this pandemic at some day hopefully. Well, after the Second World War, a famous British singer Vera Lynn (1917---) sung a song “We will meet again”. In a same way as the song, we all would like to say, “We will meet again” when this situation will get back to normal.

Golam Morshed Mohammed
Assistant General Manager
International Program Department
Grameen Bank
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Last month, I attended a groundbreaking Summit "The One Young World" in London from 22nd October to 25th October, 2019. This year I was a newbie; my first encounter with One Young World (OYW). A world leading gathering for young leaders. The annual One Young World Summit convenes the brightest young talent from every country in the world and provides a platform for their stories to be told.

The Summit was so overwhelming for me because just at the age of 20, I stepped into a global platform. Got Yunus Scholarship for attending the summit this year and lucky enough to be a part of Professor Muhammad Yunus’s ten members’ delegation team which was undoubtingly overwhelming.

The opening ceremony held in Royal Albert hall (London’s most iconic venue) and it was fantastic with the presence of 2000 delegates from 190 countries along with talented world leaders. It was an honor and pleasure to see the waving flag of Bangladesh. Well, one thing I realized that there is no greater pride than representing your own country and culture in an international summit like this. Our whole team chose to wear a Red - Green theme to represent the color of the national flag of Bangladesh.

I was lucky enough to bear the honor to attend the summit. It was really a great opportunity connecting with young leaders from all over the world, learning from their insights and endeavors. It's audience and speakers have given me good vibes and ideas for the future. As one of the OYW purposes is to share and pass on the spark, I’m happy to embrace this by sharing some of the strong stories and quotes with you.

First of all, Dr. Jane Goodall. She is the living example of grace, intelligence and beautiful activism. She stated: “There is a disconnect between clever brain and our heart. We need to help heal the harm we’ve caused. Our brain is magic. If we all work together, there is hope.”

Young people that got inspired by previous editions of OYW and came home and started a mission. One of the quotes heard in the session of “Mama bee”: “OYW isn't just about the Summit. It's about leadership and action, both within big corporations and outside. We can create
positive change and meaningful impact. We are all the seeds of change.” I was always a potter head. People like me who are also potter head from their childhood will understand how it felt to see the creator of the magical world of Harry Potter. Yes, I am talking about J.K. Rowling! I was completely thrilled when I saw J.K Rowling on stage. She said “Don’t volunteer in orphanages. Don’t prop up a system that does serious harm. There are some places you shouldn’t be a tourist. Orphanages are one of them.”

Lastly, two leaders that moved me: Juergen Maier (CEO Siemens UK), Professor Muhammad Yunus. Juergen Maier stated, also based on his personal experience: “Differences can help to make you a better leader. Use your difference. It helps drives better ideas.”

It was a pleasure and proud moment to see our Nobel Laureate as a representative of Bangladesh on stage inspiring the youth people. Professor Yunus is committed to “Put poverty in a museum.” He has shared his vision in the bestselling book ‘A world of three zeros: Zero poverty, zero unemployment, zero carbon emission (note to self: must read!). Additional to him explaining this vision, what I took from his inspiring long session is this statement: “It’s not about what the world will be 50 years from today but what you would like it to be. Take action, then you are in command. Imagination is the power. Without that nothing will happen. The solution most often: reverse things”.

I enjoyed listening to CEO of Coca-Cola James Quincey. Seeing his leadership and passion around delivering a world without waste is always energizing and genuine. Have you ever got inspired by anyone’s story so deeply? If yes, then I can bet you can’t restrain yourself from appreciating and giving a warm hug to the delegate speakers after hearing their stories. The most touching, inspiring and eye-opening moments were the stories about (domestic) violence, oppression, poverty, climate change and abuse that delegates shared on stage. I am deeply moved by their resilience, courage and determination to make this world a better, sustainable, just and peaceful place.

Besides this, me and my team had fun and got inspired just by talking to people during the network breaks and coffee moments. There were sessions, discussions, workshops, Round table sessions, concerts, delegate dinners and much more! The whole summit was all about learning and discovering my inner potentials which was highly beneficial in order to update myself. It has been a life-changing experience to meet people from more than 190 countries and to experience their open-mindedness, kindness, energy and willingness to help and act.

I believe that if someone seeks opportunities, they will definitely come to you anyway (just my personal thought) and One Young World gave me the lifetime opportunity to be a part of a huge community that works for bringing positive changes to the world. Nothing is compared to the memories, experiences and learning outcomes of this wonderful journey.

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Ex-Intern (Grameen Bank)
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INTERN’S WRITE-UPS
It would tough to find someone who will be enthusiastic to lend money without any collateral. During my three month of internship, I tried to gather real knowledge, practical learning and experience as well. Every aspect of my knowledge is valuable and meaningful that are also worth remembering. Collateral free loan or a loan without any guarantee of repayment is scarce practice in our society. If you know someone better then also you demand for collateral. In traditional Banks or commercial Bank in Bangladesh, guarantee of repayment is mandatory before approving loan amount. Whereas, Grameen Bank stands as exactly opposite of traditional Bank.

Dr. Muhammad Yunus was a professor at Chittagong University. In 1976, he stared a new journey and established a Bank for the poor, after conducting research with his students when the innovative Banking idea came to his mind. In 1976, people were passing most difficult time. Back to then, there were not enough food for everyone since people were starving days after days. People had known no bounds. It’s sad to say, before Grameen Bank, literally there were no easy and direct path to become entrepreneur or self-sufficient.

Traditional Banks used to build relation with rich and middle class people, those who are capable of ensuring collateral and having financial backup. Nowadays, commercial Banks are having sky rocketing NPL (non-performing loan). On the other hand, Grameen Bank has less than two percent NPL, which makes them different from other Bank, additionally; Grameen Bank is not asking collateral. Rather they build trust on poor people. Grameen Bank conducts their business with most needy person in order to develop their fortune.

There is misconception about poor that they might not be able to pay loan, but Dr. Muhammad Yunus proved that poor people can also change their economic condition. In 2006, Grameen Bank awarded Nobel peace prize for their activities and their assurance to the society.
Poverty & unemployment rate can be reduced in minimal level through Grameen Bank operation
Kazi Farhad Hossain, North South University

“The new Economics of zero poverty, zero unemployment and zero Carbon Emissions”

“Muhammad Yunus, created microcredit, invented social business and earned a Nobel peace prize for his work in alleviating poverty, is one of today’s most trenchant social critics” According to, A World Three Zeros, book

Grameen Bank offer five different loan products which are basic loan, housing loan, micro-enterprise loan, higher education loan and struggle (beggar) member loan. Each and every loan products have one distinctive purpose which is terminated poverty.

Hence, loan products are different in nature. Let’s talk about basic loan; people take basic loan for changing their economic condition, this loan for income generating activities. Grameen Bank interest rate is 20 percent for income generating loan. Whereas, MRA which stands for Microcredit Regulatory Authority, set interest rate 27 percent on decline basis for all (Micro Finance Institution) in Bangladesh. It’s proven that Grameen Bank interest rate is lower than MAR cap. For housing loan, Grameen Bank charge 8 percent on decline basis. It’s great opportunity for poor people to build up their house with minimal interest rate.
Most attracting loan is Higher Education Loan (During study period), Grameen Bank gives loan to member’s children who are pursuing their higher education degree from public university. A huge number of students could gain higher degree because of higher education loan. It has flexibility on paying interest rate. During study period, students do not pay the installment. Student requires paying installment after completing study of one year. Then, students need to pay 5 percent service charge. Remember, no interest charge during study period.

Another lucrative loan product is struggling (beggars) member, this is interest free loan. All interest is simple interest and calculated on decline method. So many struggling member stop begging after taking struggling loan. This loan totally changed the economic condition. Muhammad Yunus said and proved that poverty can be terminated from society by emerging new economic system that can save humankind and the planet.

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<thead>
<tr>
<th>Working villages for Grameen Bank</th>
<th>81678</th>
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</thead>
<tbody>
<tr>
<td>Branch offices (total) working</td>
<td>2568</td>
</tr>
<tr>
<td>Staffs (Total) working (2008)</td>
<td>18063</td>
</tr>
<tr>
<td>Members (Total) Now current</td>
<td>9.3M</td>
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<tr>
<td>Board of directors (most are members)</td>
<td>13</td>
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Grameen Bank is a microfinance organization and community development Bank. This Bank structure is totally different from other Banks.
Grameen DANONE popularly known as Grameen Danone which is a social business of Grameen Bank. It was launched in 2006, which has been created to provide children nutrients that are typically missing from their diet in rural Bangladesh. The main thing of this business is it is run on ‘No loss and non-dividend basis’ They also announced their innovative product shokti plus doi.

When Franck Riboud CEO of Groupe Danone, and Muhammad Younus, the Nobel Prize winning economist and founder of Bangladesh’s Grameen Bank, met by chance back in 2005, a social business model was born. One in which two major organizations would join forces to combat malnutrition and provide employment opportunities to Bangladesh, one of the world’s poorest countries. They launched the current successful product: Shokti plus Doi, a yogurt rich in essential micronutrients, missing from many Bangladeshi diets.

Visiting towns around Bangladesh, chatting with Grameen Bank staff and individuals, it was intriguing to see the payment of advances, in actuality. When conversing with the supervisor of Grameen Bank, I found out about the numerous activities around the world endeavoring to recreate the Grameen model. It was rousing to meet with social organizations that are trying to change the world one next to the other. The most crucial exercise we learned at Grameen Bank was that a primary thought could have an incredible effect.

It was terrific to meet individuals who have thought of untraditional answers for probably the most significant risk presented to humanity. Grameen Bank decided to take a gander at individuals from another perspective, considering them as people worthy of trust as opposed to narrow-minded monetary specialists. This experience was more than an entry-level position; it was a chance to reflect, learn, and find
The viability of Grameen can be contributed partially to the gathering support ladies get as every borrower must be a piece of a gathering of five non-relative companions who support the borrower and help in primary leadership forms. This gathering urges the borrower to meet advance installments and advantages the network in a more significant number of ways than just monetarily. Ten to twelve such groups meet up each week in purported focuses, giving network commitment and binding together groups of companions and neighbors. Subsequently, the other significant non-financial impact of Grameen microcredit credits is the immediate strengthening felt by ladies’ borrowers, who become progressively fundamental individuals from their towns and towns. Ladies have less access to paid work and are paid not as much as men in Bangladesh, notwithstanding discoveries that ladies will in general work harder than men and therefore increment their paid and unpaid work in the event of emergencies and to look after family units. Culturally, in Asian social orders, ladies are represented considerable authority in unpaid exercises, for example, conceptive and care arrangement contrasted with men’s inclination to practice their work in gainful exercises. Entire societies and social orders place ladies immovably into the jobs of kid conveyor and local housewife, permitting practically zero space for ladies to make their voices outside of those of their spouses, fathers, or other male family members.

Ladies and youngsters start to show up in the workforce during extreme occasions, and their work is utilized as the primary method for dealing with stress in light of financial emergencies. Observational proof shows that ladies who were occupied with profitable work and add to family add to family earnings are probably going to be engaged, paying little mind to their association in a credit program.

Just having the chance to be money related supporter of their family unit salary permits ladies to increase a feeling of significance and strengthening. In any case, ends drawn from my investigation show that the credit programs engage ladies while reinforcing their monetary jobs and expanding their capacity to support their families. Microcredit advances are the least complicated way to money related commitment for poor ladies who are a great extent, avoided from the workforce. Thus, they are the most effortless ways of strengthening.
Today world economy is circulated all over the world. People are more modernized and they prefer more comfortable life. Moreover, they want secure transaction, savings, and money security. For this reason, they are more dependent on Banking activities. Many financial institutions hold the major remittance that runs the whole financial activities of a country. Grameen Bank provide micro credit for the poor people those have no land and helpless. They give them micro finance so that people can earn money and lead a good life.

Grameen Bank considers women’s because women are the effective agents of larger family welfare and social modification. Grameen Bank provide loan without collateral. It is trust based Banking. It doesn’t need any credit history or business expertise for providing loans. As a Bank for the poor, Grameen has developed its own criteria for identifying and selecting the bottom poor. These include land ownership, housing conditions and assets of targeted households. It has a preference for the poorest women.

In Bangladesh, women are treated as housewife and only responsible for household. So Grameen Bank’s approach towards the loan system brings additional social benefits. The Bank has been able to create a multi component loan portfolio. Grameen Bank has influence on rural poor women.

Women in Bangladesh are neglected by society. Through the opportunity of self-employment and the access to money, Grameen Bank helps to empower those women. In addition, studies have shown that the overall output of development is greater when loans are given to women instead of men, as women are more likely to use their earnings to improve their living situations and to educate their children.
Many development strategies in developing countries have followed a 'top down' administrative approach over the last decades. This was the main reason that the poor at the grassroots level could not participate in the social development process to become its beneficiaries.

As a result, most people have neither been able to improve their well-being nor taste the fruits of their countries' growth. Poverty hasn't been alleviated, and as a result, the conditions of education, health and nutrition remain very poor and the levels of literacy remain low. Presently, microcredit is becoming popular day by day as an instrument for the poor in the developing world, as the development institutions, development practitioners and the Non-Governmental Organizations (NGOs) hope to improve the socioeconomic conditions of the poorest of the poor through income-generating activities.

The concept of the microcredit programmed of Grameen Bank originated through a pilot project, aiming at testing the hypothesis that if financial resources can make available to the rural poor at reasonable terms and conditions, they can help generate productive self-employment without any external assistance. In general, conventional Banks and other financial institutions disburse their loans against collateral, so only rich people have access to the Bank. The Grameen Bank goes to the poorest of the poor at the grassroots level and disburses their microcredit loans without any need for collateral.
The Grameen Bank believes that an innovative approach in its business should be done at the borrowers' door steps, because in rural area of Bangladesh, women stay at home for religious and social reasons. Conventional Bank maintain that workers must be present in the workplace before office hour have finished.

In contrast the GB has a rule that: 'Staffs need to go to village in morning for collection first' The Grameen Bank insists upon their staff: 'Just be with people' at their door step. Again, the Grameen Bank's follows the idea 'The Borrower Knows Best.' The Grameen Bank encourages its borrowers to take their own decisions. When a nervous borrower asks a Grameen staff: 'Please tell me what would be a good business idea for me', the staff knows how to respond to the request. The Grameen Bank workers are trained to respond in the following way: 'I am sorry I am not smart enough to give you a good business idea. Grameen has lots of money, but no business ideas.

If Grameen Bank had good business ideas itself, do you think Grameen would have given money to you? It would have used the money itself, and made more money.' The process that takes place in the Bank is better characterized as organizational development for people's participation.

The Grameen Bank has created an institutional innovation in the microcredit programmed, because the Bank provides collateral-free loans to the poorest of the poor and maintains 98.99% loan recovery with 20% interest. At present, the Bank has more than 9.3 million members, among them 97% are female and membership is increasing day by day all over Bangladesh.

Over the last 37 years, the Grameen Bank has been playing an important role in alleviating rural poverty in Bangladesh and the Grameen Bank method has already been replicated by 147 Grameen Trust (GT) partners in 39 countries abroad. The replication of the Grameen Bank is steadily increasing worldwide, in Asia, Europe, Africa, and North & South American countries.
Grameen Caledonian College of Nursing was established in 2010 and as a result of a successful partnership between Glasgow Caledonian University (UK) and Grameen Health CareTrust. Grameen Caledonian College of Nursing is one of the leading Nursing Colleges in private sector approved by Ministry of Health & Family Welfare, affiliated with the Bangladesh Nursing & Midwifery Council and the University of Dhaka. The national curriculum is in English and as a result, by the time students finish diploma, they will be competent professionals as well as proficient in English. It established to build up a broadly and universally perceived establishment for excellent nursing training in Bangladesh.

This institute teaching young generation to break the cycle of early marriage, pregnancy, and poverty and contribute to enhancing the capacity of healthcare facilities and the capability of human resources. I helping our healthcare division in great way. As a poor country healthcare is not available to everyone. We have lack of healthcare facilities and we also lacking of nurse. Grameen Caledonian College of Nursing is trying to solve this problem by their kind heart and social business plan. They are teaching nursing that helping young generation to move them from unemploymen and became independent.

Since it started in 2010, a total of 127 students have moved on from the college to become medical attendants, and the greater part of them got positions at top hospital in the nation like Apollo and Square. One alumni were appointed by an internationally prestigious airline. Since January 2012, 355 students have moved on from Grameen Caledonian College of Nursing and every one of them become registered nurses. The college start nursing training, social insurance and success as basic to guarantee the human services administrations for people in the future. At present, college has 166 diploma students and 40 Bachelor of Science students. Four students have just moved on from GCU on grants, while two more are right now enlisted; four more will go soon. Its goal over the next three years is to accommodate 500 students and move to a new purpose-built college. It plans to open 10 more colleges of nursing across the country in future. In Bangladesh, 87 percent of mothers give birth without professional medical support and just 23,000 registered nurses serve 160 million people.
If we look at our Bengal history, we will see that greater Bengal was rich. Not only rich but also one of the top economic good areas of the whole world. From the 70s of the 17th century, the scenario was changing. Throughout the whole 18th-century, the scenario was the same and till the 80s of the 20th-century, the situation of Bangladeshi people was really unfortunate and sad. Famine, severe poverty, instability and illiteracy was people's part of life. From the 80s, the scenario was dramatically changing because of the microcredit system in the rural areas of Bangladesh. In 1976, Dr. Muhammad Yunus started the microcredit system to landless and asset-less rural village people, which has started to change the people conditions and now bearer 1 crore people have taken the loan from Grameen Bank, mostly women.

This microcredit has helped the poor village people to change their situation and another 2/3 crore population directly or indirectly dependent on them. The idea of microcredit by Dr. Muhammad Yunus has established in Bangladesh, this microcredit has empowered women and empowered rural people into the solvent life. This change has contributed to bring peace in the village areas because when people got money to do the business, at that time, they have left committing the crime and conflict. Consequently, in 2006, Dr. Muhammad Yunus has won the Nobel prize in Piece along with Grameen Bank.
Currently, Bangladesh is a country of least developed countries. After a few years, we will be a developing country and we hope that we will be a developed country within the next two decades. The few things, that have changed the poverty condition are ready-made garment, remittance, microcredit system, and foreign investment. We cannot imagine the present economy of Bangladesh without these important things.

Now I will talk about the microcredit system of Grameen Bank. Rich and upper-middle-class people get the loan from Banks but who are poor, who don't have land, who don't have the asset, they do not get any loan from the Banks. It is the Grameen Bank, which started providing microcredit, it is the Grameen Bank which gave the collateral-free loan to the landless and asset-less rural village people. It is the Grameen Bank, which is providing loans contiguously and will be continuing its microcredit system loan. The mission of Grameen Bank is "by providing comprehensive financial services, empowering the poor to realize their potential and break out of the vicious cycle of poverty".

At present, more than 9.2 million people are members of Grameen Bank, where most are female. Members have taken the loan and they are now in a good position. The amount of savings by members is more than the amount of total loan, which is proof of their well-being. Right now, the amount of loan is $1867.89 million and savings are $1927.99 million. 9.3 million Bangladeshi people have taken the loan and more importantly, another around 2/3 crore people directly or indirectly dependent on those member’s income who have taken the loan from Grameen Bank. In such ways, the Grameen Bank is contributing to the change of poverty in Bangladesh.
The Grameen Bank is a Bank for the poor and of the poor. This is Grameen Bank main purpose. It has grown through a process of learning by doing. It is a highly innovative institution which is creating unique inclusive financial products and services, own criteria of targeting beneficiary and a system of credit delivery and recovery as well as training and technical assistance.

Grameen has a revealed preference for the poorest women. It regards women as the effective agents of greater family welfare and social change. Grameen provide loan without collateral. It is trust based Banking. It does not require any credit history or business experience for providing loans.

As a Bank for the poor, Grameen has developed its own criteria for identifying and selecting the bottom poor. These include land ownership, housing conditions and assets of targeted households. It has a preference for the poorest women. This is distinctive feature of the Bank’s credit program is that the overwhelming majority (98%) of its borrowers are women.

By providing Comprehensive Financial Services, Empowering the poor to realize their potential and break out of the vicious cycle of poverty. The Norwegian Nobel committee awarded the Nobel peace prize for 2006 to professor Muhammad Younus and Grameen Bank for their efforts to create economic and social development.
Along with its financial services, Grameen Bank has implemented several programs aimed at promoting social development. It encourages its members to practice the "sixteen decisions' on a daily basis and trains them on the modus operandi of Grameen Bank as well as on improving their health, nutrition and productivity. It also encourages its members to operate nursery schools at the centers (six to eight groups),

which also double as day-care centers, and distributes seeds and seedlings to promote kitchen gardens and tree planting. Grameen Bank also provide Decision programs to their members, "We shall not take any dowry at our sons' weddings, neither shall we give any dowry at our daughter's wedding. We shall keep our center free from the curse of dowry. We shall not practice child marriage." Which make social implemented and removing Dowry system in Bangladesh.

As of June 1993, there were 16,169 center-operated schools, up by 386 percent from 3,326 such schools in 1985. Enrollment at these schools had increased by 543 percent over the same period, from 71,467 is 1985 to 459,405 in mid-1993.

Grameen Bank had distributed 5,445,309 seeds and 1,998,324 seedlings between July 1992 and June 1993, compared to 781,628 seeds and 373,190 seedlings in January-December 1985. The implementation of the "sixteen decisions" have induced the number of marriages without dowries to increase - by June 1993, 18,616 such marriages had taken place compared to 2,738 in 1985.

Grameen Bank also organizes workshops in order to train members on various topics, including its operational rules and procedures, livestock and poultry care, health and nutrition, and other social issues. The total number of participants in these workshops have increased by 655 percent over the 1985-92 period.
Innovation of food industry of Grameen Bank
Sudip Saha, North South University

Grameen Bank is a familiar name to all. Nowadays they are not working only in a one particular sector, but also, they are focused on the youth who want to be an entrepreneur, the village children whose have no ability to buy healthy food.

On besides that they have worked for government’s projects like “Duti shontaner beshi noy, ekti hole bhalo hoy” (Not more than two children, one is good). Overall, they are working for the village people and those people who are still belonging in the below line of the poverty.

Grameen Danone Foods Ltd entered Dhaka market with its nutrient-rich ‘Shakti’ brand food items to build a cushion against the subsidy it provides for selling the products at cheaper rates among the rural poor.

Nobel laureate Muhammad Yunus the Chairman of the company said, “We will sell our products in Dhaka with a margin aiming to sell those at lower prices to poor people in remote areas to help them get nutrient-rich food”.

They make sure that, the price of “Shakti Doi” is selling in reasonable price at remot area by10 taka and 40 takas in Dhaka City. It is not all about profit and loss where they are ensuring the nutrition for the village people.
The Grameen Bank (GB) provides microcredit to the poor without any collateral to help and make them self-reliant, employment. In the way, they are doing their Banking operation and helping to the people who are not able to take loan from other Banks as a result, Grameen Bank has a direct participation in economy and developing our country.

I want to share one real scenario that I have seen physically in our fieldtrip experience. A female member of Grameen Bank who has children, husband, father in law and mother in law in the family. Her husband was an only earning person in the family.

He did a job under a renowned medicine company in Bangladesh. Everything was going well in their family but one day he (her husband) lost his one hand in a bike accident. As a result, he lost the job, no earning, no food and the life became horrible. On that situation, Grameen Bank was with them. They have taken a loan from the Grameen Bank without any collateral to build their own pharmacy business. Now the family is more stable and they are thanking full to the Grameen Bank for helping them in the critical situation.
Grameen Bank is a microfinance organization and community development Bank founded in Bangladesh. Grameen Bank goes to the customers and help them to remove poverty. For example, helping rural people. In other Bank customers have to come their office otherwise they don’t come to them.

On the other hand, Grameen Bank goes to the rural areas and find the problem why people are become poorer and poorer? Then Grameen Bank give them loan the rate of 20% and the flat rate is 10%. Grameen Bank also think about their communication and give them their mobile and seams.

Now days they also start their eye hospital to do their social service expansion. Many nurses are also trained from Grameen Bank. They also launched their successful product shokti plus doi powered by Grameen Danone. In Bangladesh, I can easily say that Grameen Bank is the first Bank who comes to the customers.
Increase women entrepreneur rate through Grameen Bank

Amsarifuzzaman Sourov, NSU

Bangladesh is one of the high-density countries of the world. 40% of its population lives below the poverty level of which rural women are poorer. The rise of the Micro Credit Institution in the global context is identified as an important phenomenon which has implication for the development prospects of the poor. Every day, countless women face the challenge of living on less than $2.50. Grameen Foundation works to empower these women to lift themselves out of poverty.

We believe that empowered women will save lives, improve their families' income, and help the poorest countries build stronger economies. The Grameen Bank in Bangladesh has become an international model for microcredit as a poverty alleviation strategy. The main purpose of this Bank is empowering and improving the socioeconomic status of women in Bangladesh. It provides small loans to the poor woman for small scale self-employment activities. Because it recognizes women’s centrality to the poverty alleviation process as beneficiaries of it and as active agents in promoting it.

The Grameen Bank primarily focuses on improving women's economic status, which it views as the foundation on which better social and political status can be built.

The Bank has increasingly focused on providing credit to women. Every woman who takes loan, they have started one or more self-business-like grocery shop, milk cow, rice trading, land lease, cloths shop, farming etc. The Bank’s poverty alleviation strategy however is grounded in a keen awareness of the cultural context which conditions women’s willingness and ability to respond to economic opportunities. The conclusions that are drawn from this evaluation are that Grameen Bank is not a panacea for poverty alleviation and improving women’s lives, that it has increased the income of borrowers, has led to improvements in specific aspects of their lives, and that it has potential if used in conjunction with other progressive social and economic policies to contribute to long-term, sustainable, progressive social change.
INTERN’S TESTIMONIAL
Kazi Farhad Hossain  
North South University

Internship program is important for me, I just have completed my 4 years of BBA (Bachelor of business admiration) in Finance from North South University. Then, start finding best institution for my internship. From, my peers, I get to know that Grameen Bank is offering internship program. Without any doubt, I came to Grameen Bank and applied for internship. So, preparing myself for internship took me long time, but I chose the right place for me after exploring Grameen Bank filed work. What I expected about Grameen Bank and what I learnt from them is bit more different. What I expected about Grameen Bank that they are just giving and lending money to borrowers, but, after went to field trip, I have experienced that employees of Grameen Bank builds personal relation to every single browser. They give suggestions to borrowers and boosting their confidence by proving simple training and exercise. Grameen Bank is such institution that contributed a lot to change betterment of people’s economic condition.

Hanif Mia  
North South University

Grameen Bank is a big platform from me as well as I am fortunate enough that I have an opportunity to do my internship here. I learned a lot about today’s micro-financing policy. Today’s world now a day based on various types of micro-financing sectors by which a large development has taken place. This internship helps me to learn about savings deposits, loan disbursement, and loan giving policy, loan insurance, interest policy, legal entity, target group and many more. This knowledge helps me for my future career. Moreover, the practical knowledge about how within a little money a big giant makes. I also learned about how Bank operate and how they invest for their growing sector. I feel very happy to work with the Nobel Prize winning organization of Grameen Bank.
Saiful Hossain  
North South University  
In my life, I always listened about Grameen bank but now I am working they’re as an internship student. When I joined in Grameen bank my total perspective of Grameen bank was changed. The main activities that attracted me which is their non-dividend policy and they go to the rural areas for helping poor people (most are woman). I feel proud for did an internship program in Grameen bank. It is the most important social bank in Bangladesh because they go to their customers but customers are not come in Grameen bank. Everyone should know about Grameen bank and proud for their work for remove poverty in Bangladesh.

Masum Hossain Hridoy  
North South University  
When I was child I saw poor villagers in our village. That time villagers didn’t get money from anywhere because of mortgage. Then, Grameen Bank came upon to them and give them loan/money without mortgage. They fight against poverty along with villagers. But although some people rumor about Grameen Bank, I also sometimes get confused Grameen Bank and got misconception about Grameen Bank. From then I had lot of curiosity about Grameen Bank so after Complete my Under graduation I got chance to do intern with Grameen Bank and I took that opportunity to do work here. So, finally I came to know all about Grameen Bank and all my misconception gone. Finally, I got knowledge how Grameen Bank removed poverty from society. We are thankful for Grameen Bank for their contribution. I am also pleased for getting chance for work at Grameen Bank.
Md. Saiful Islam Sohel
Bangladesh University of Business and Technology

When I was child my father and my mother was always told about Grameen Bank but I don’t care. I think this Bank is same Bank like others Bank. The main thing is when I joined in Grameen Bank in 2020 as an intern student my total misconception was clear. In my life, I passed most enjoyable days in Grameen Bank when I was an Intern student. Our young generation should go to Grameen Bank and helped them to remove poverty from Bangladesh as an internship student.

Md. Masud Ahamed
North South University

Setting myself up for my Internship field trip, I did a great deal of research on the Internet about the Grameen Bank. Alongside numbers, realities, and accomplishments, I additionally found an analysis of the Grameen Bank framework. Over my three months here, I attempted to address all that I learned, listened cautiously to borrowers discussing their encounters, and step by step-shaped my feeling. I am currently persuaded that even though there might be minor defects or space for development, Grameen Bank is an organization that completely changes people.

Sudip Saha
North South University

It was a great journey for me through over the internship period. I have learnt many things from them. Our team Coordinator was a nice, peaceful and helpful person. We met with Nobel laureate Dr. Muhammad Yunus Sir. Some Quotes of his was motivated for us. His thinking’s are really appreciable. One thing I want to mention that, before placing any judgement on anything, please be sure that you know everything of that.
Md. Shakhawat Hossen
North South University

I started the internship at Grameen Bank from the first week of January. Different university students including foreign students come to Grameen Bank for the internship. My instructor informs us about the history of Grameen Bank, its current conditions and also my instructor give the answer to all questions. We who have come to Grameen Bank, we had a lot of questions and some of us have some misconceptions regarding the operation of Grameen Bank. Our instructor has given the answer to all questions and removed the misconception. Not only that we also got many meetings with many department chief officials, that enlighten us and made us satisfied with Grameen Bank. I saw how people engaged with Grameen Bank, how they have been solvent with the loan money from Grameen Bank, I even asked them the questions and got a satisfactory answer. I saw which business they are doing with the money, what they have taken from Grameen Bank. Interestingly I noticed, someone has a sweet shop, someone has a shop of rice selling, someone has the cow and someone does another business. From the field trip, I have seen how people have changed their life from poverty to solvency through the loan of Grameen Bank.

Md. Mehedi Hasan
North South University

Grameen Bank is one of the most reputed specialized development Banks of our country which won Peace Nobel Prize in 2006. I am very happy to be a part of it and get training of all activities. As an intern, I got the opportunity to observe various things related to Grameen Bank especially direct to meet with the one of the most honorable person Professor Muhammad Yunus. I am very thankful to Grameen Bank authority for giving the opportunity to work with them as an intern within some short period of time. I feel very blessed to work with the Nobel Prize winning organization of Grameen Bank. The lesson that I gathered from my internship program must be useful for me in future as well as starting a social Business. I think those knowledges will help me to accomplish my dream in future.
Md. Nasmus Shadath Piash  
North South University

It was a wonderful journey with Grameen Bank and I can truly say it is a role model in the microfinance world. During the internship, I learnt about social businesses and its development in Bangladesh. I would actually like to talk about the people who work here. I strongly believe the Grameen Bank's work on empowering women in a patriarchal society is vital to Bangladesh's future development. The women's resilience, entrepreneurial spirits, and determination to expand their own business to create better lives for themselves. Grameen Bank introduce a new type of business that focuses on solving social problems, rather than just making money. They "Creating a World without Poverty and Building Social Business."
Photo Gallery
SPECIAL THANKS

Abul Khair Md. Monirul Hoque
Managing Director

Md. Ataur Rahman
Principal Officer

Tarun kanti Sarker
Deputy General Manager

Md. Golam Zakaria Rahman
Principal Officer

Golam Morshed Mohammed
Assistant general Manager

Ashem Kumar Biswas
Principal Officer

Md. Humayun Kabir
Senior Principal Officer

Md. Moniruzzaman Khan
Principal Officer

Md. Rafiquil Islam
Senior Principal Office

Mohammad Mizanur Rahman
Principal Officer

Md. Abdu Sabur Khan
Senior Principal Office